



5 Things to Know When Buying Health Insurance

Colorado is known for its outdoor recreation - skiing, hiking, running, mountain biking and more. But, all that outdoor fun increases the risk of injury. It's more important than ever to get insured so you are protected should the unexpected happen. Here are five things to consider when taking that step.

1. What is health insurance?

Health insurance protects you and your family financially against the costs of an unexpected illness or injury. The principle of "health insurance" is simple: people pay premiums to cover the possibility of needing medical attention and protect themselves financially. Health insurance is a way for people and insurance companies to "share the risk" of medical costs. People - whether healthy or sick - pay premiums into a pool of money, administered by an insurance company, so that there is money to pay for services when someone in the pool of insured people needs medical attention.

2. What are the benefits of health insurance?

Research shows people with health insurance are healthier than those without it. If you have insurance, you are more likely to have an ongoing relationship with a family doctor who can monitor your health and diagnose conditions that might arise. You are also more likely to get helpful preventive treatments. Health insurance also protects the financial security of an individual or family. Unexpected illnesses or injuries can be expensive and insurance helps with those high costs.

3. How do I get health insurance?

Many people get health insurance through their workplace. Others buy it from a website, an insurance agent, directly from an insurance company or through the state's health insurance exchange, [Connect for Health Colorado](#). If you have questions about your insurance, or are experiencing problems or difficulties in working with your insurance company, or you are shopping for health insurance and need help understanding the process, you can call the [Colorado Division of Insurance](#) (DOI) at 303-894-7490 (in the Denver metro area) or 800-930-3745 (outside the Denver metro area). DOI works with consumers to answer their questions and help them understand their health insurance.

4. What does health insurance cover?

Health insurance typically covers things like doctor's visits, prescription medicines, hospitalizations and emergency care. Preventative services are now covered without an additional office charge to the patient. When you first receive your health insurance plan, DOI encourages you to read it and make sure you understand it - and to ask questions if you don't. If you have questions, issues or concerns regarding your health insurance, DOI can help.

5. What rights do consumers have?

No one can be denied insurance because of a pre-existing condition. If you have health insurance and have a claim denied, you have the right to question that denial. Consumers can contact DOI to learn about all their rights, responsibilities and options.

DOI has online resources at www.dora.colorado.gov/insurance, and a team of experts ready to answer your questions at 303-894-7490 or 800-930-3745 outside the metro area. They can help you understand your policy and make sure you receive the benefits for which you pay. They also can help you understand your responsibilities and the role of your doctor, insurer, employer, and agent. DOI's mission is consumer protection, and one of the best ways to do this is by helping Coloradans become their own best advocates. Being informed means we can all make better decisions from the start and be better prepared when we need health insurance the most.